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Testimony of
The Permanent Commission on the Status of Women
Before the
Labor and Public Employees Committee
March 8, 2012

RE: S.B. 154, AAC State Employees and Violence and Abusive Conduct in the Workplace
S.B. 180, AA Increasing Penalties on Employers for Refunds of Wages in Exchange for
Furnishing Employment
H.B. 5313, AA Creating a Task Force to Study a State-Administered Pension Fund for
Employees in the State

Senators Prague and Guglielmo, Representatives Zalaski and Rigby, and members of the committee, thank you for this opportunity to provide testimony on behalf of the Permanent Commission on the Status of Women (PCSW) regarding the above referenced bills.

S.B. 154, AAC State Employees and Violence and Abusive Conduct in the Workplace

PCSW supports the passage of S.B. 154, which would require the Department of Administrative Services (DAS) to report the number of complaints of abusive conduct in the workplace between state employees to the General Assembly.

Last year, the Legislature passed *Public Act 11-33, An Act Concerning State Employees and Training to Deal with Workplace Violence (S.H.B. 5174)*, which required DAS to develop and provide an employee training program on workplace violence awareness, prevention, and preparedness. This bill provides additional commitment to the issue by providing a reporting mechanism.

*Bullying Statistics:*¹

- Bullying is 4 times more prevalent than illegal forms of "harassment."
- 37% of American workers, an estimated 54 million people, have been bullied at work.
- 49% of American workers, 71.5 million workers, are affected when witnesses are included.
- 58% of all perpetrators are women. 81% of female bullies, and 71% of male bullies target women

S.B. 180, AA Increasing Penalties on Employers for Refunds of Wages in Exchange for Furnishing Employment

¹ <<http://bullyinginstitute.org/zogby2007/wbi-zogby2007.html>>.

S.B. 180 has a potential connection to human trafficking because labor traffickers often require victims to refund a portion, if not all, of a worker's wages. We urge you to keep the link between this bill and human trafficking in mind when considering this proposal.

PSW convenes and chairs the 26-member Trafficking in Persons Council (Council) pursuant to C.G.S. §46a-170. Between 2004 and 2007, the Council's predecessor, The Interagency Taskforce on Trafficking in Persons, convened to study the issue of human trafficking and made recommendations to the Legislature, which resulted in the passage of criminal and civil penalties regarding human trafficking (C.G.S. §§ 31-51vv and 52-571i, 53-394(a)(19), 53a-82, and 53a-192a.)

In 2011, the Council through its state agency and non-governmental membership provided services to 20 victims of human trafficking (3 adult women, 17 children), and conducted 70 educational and public awareness trainings for 1,270 people in Connecticut.

H.B. 5313, AA Creating a Task Force to Study a State-Administered Pension Fund for Employees in the State

The PCSW supports passage of H.B. 5313 because many women retire with insufficient income to sustain them during retirement.

CT Specific Data

- Connecticut has the 7th oldest median age in the nation according to the 2010 US Census.
- Elderly women represent 58.9% of the total elderly population and 11.7% of the total female population in poverty.²
- Social Security is the *only* source of income for one out of five older adults in Connecticut, the majority of who are women, and virtually the only source of income for 40% of older women in Connecticut.³

Despite having a more powerful presence in shaping today's workforce, women continue to be less prepared for retirement than men.⁴ Twenty-five percent of women have neither retirement savings nor other savings, compared with 18 percent of men.⁵ Women wait 2 to 4 years longer than men to start saving for retirement.⁶ Thirty percent of women did not contribute to their 401(k) plans in 2007 and another 24% did not contribute at a level high enough to take advantage of the company match.⁷

According to the Social Security Administration, the median number of years of covered earnings for women was 29 years versus 38 years for men and the average monthly Social Security check received by women was \$774 per month versus \$1,006 for men.⁸ However, according to the Elder Economic Security Standard (ESSI), a single elder needs between \$1,700-\$2,600 a month, and an elderly couple needs between \$2,600 to \$3,500 a month for living expenses (housing, healthcare, transportation and food).⁹ Below are charts comparing social security income to the amount of income needed for basic living expenses.

² U.S. Census Bureau, 2009 American Community Survey – 1-Year Estimates, Poverty Status in the Past 12 Months by Sex by Age.

³ The Gerontology Institute, University of Massachusetts Boston, Wider Opportunities for Women. *The Elder Economic Security Index for Connecticut, 2009*. Prepared for the Connecticut Permanent Commission on the Status of Women and the Connecticut Commission on Aging.

⁴ Hewitt Associates: *Women Less Prepared to Retire Than Men*, July 2008. Hewitt Associates: *Women Less Prepared to Retire Than Men*, July 2008.

⁵ Employee Benefit Research Institute: 2008 Retirement Confidence Survey.

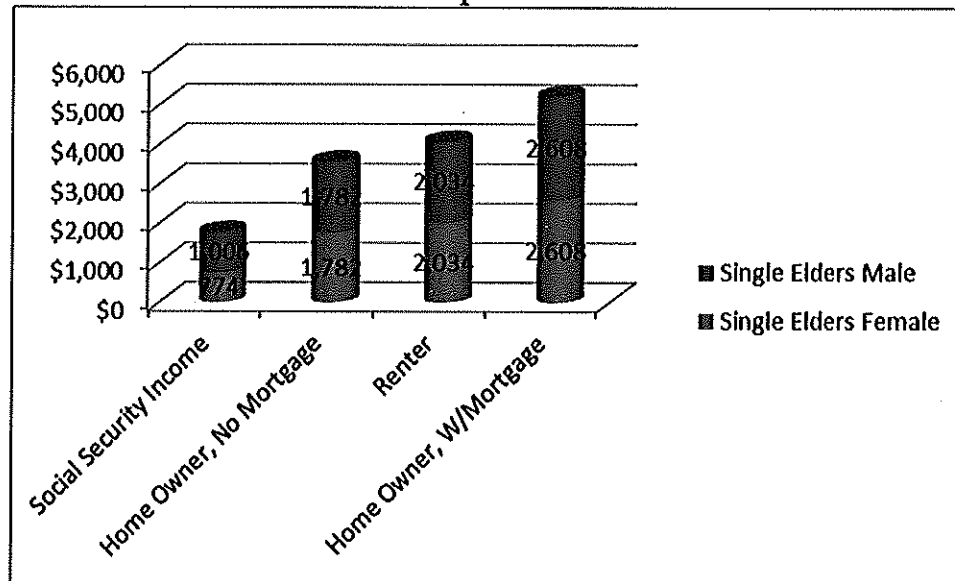
⁶ Hewitt Associates: *Women Less Prepared to Retire Than Men*, July 2008.

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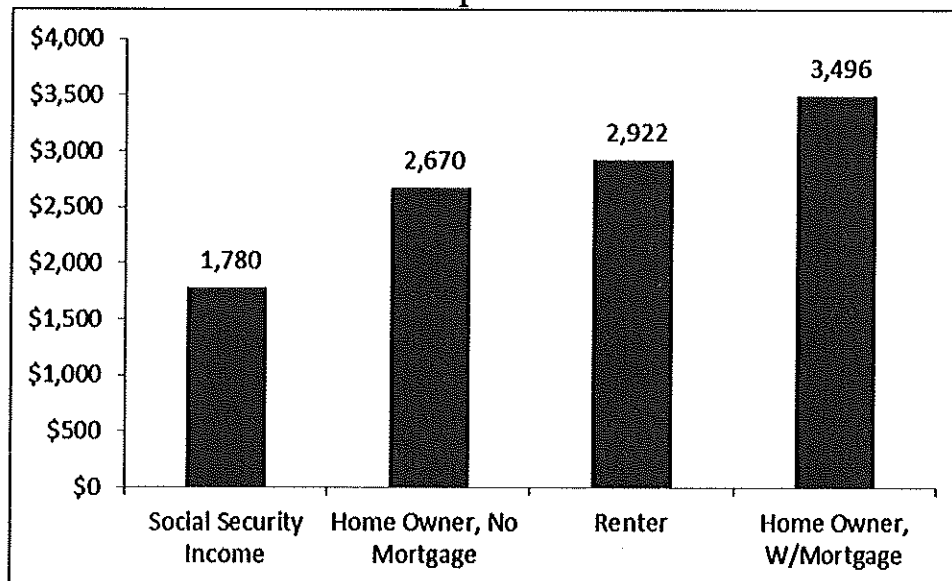
⁸ U.S. Department of Labor: *Women and Retirement Savings, 2008*

⁹ The Gerontology Institute, University of Massachusetts Boston, Wider Opportunities for Women. *The Elder Economic Security Index for Connecticut, 2009*. Prepared for the Connecticut Permanent Commission on the Status of Women and the Connecticut Commission on Aging.

Social Security Income v. The Income Needed by Single Elders for Monthly Living Expenses



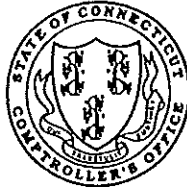
Social Security Income v. The Income Needed by Elder Couples for Monthly Living Expenses



Inadequate retirement income has forced many to return to work after retirement. Among those planning to work in retirement, women are more likely to cite keeping health insurance or other benefits (64% of women versus 50% of men) and wanting money to make ends meet (56% of women versus 38% of men) as major reasons for continuing to work.¹⁰

We appreciate your attention to these matters, and look forward to working with you on these issues.

¹⁰ U.S. Social Security Department: Social Security is Important to Women, October 2007



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WRITTEN TESTIMONY
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Concerning
H.B. 5313 AA Establishing a Task Force to Study a State-Administered Pension Fund for Employees in the State

March 8, 2012

Senator Prague, Representative Zalaski, Senator Guglielmo, Representative Rigby and Members of the Committee, thank you for the opportunity to express my support for H.B. 5313, *An Act Establishing a Task Force to Study a State-Administered Pension Fund for Employees in the State*.

The U.S. Census Bureau pegs Connecticut as having the seventh oldest population in the nation. This legislation would provide an opportunity to determine the feasibility and demand for a public retirement plan in our state. The task force would likely analyze the impact of federal Employee Retirement Income Security Act (ERISA) standards on such a program, and develop tools and strategies to ensure a more secure income for our state's aging population.

According to AARP, Social Security is the only source of income for one out of four Connecticut residents aged 65 and over. For those who are working, the Employee Benefit Research Institute (EBRI) reports that five percent of Connecticut workers have been dropped from participating in any type of retirement plan in the past ten years.

With the state's aging population on the rise, our state should pro-actively assess options to enable families to save for retirement, and encourage the development of a new retirement savings option that is secure, portable, and efficient.

Thank you for your consideration of this important initiative, and be assured of the active participation of the Office of the State Comptroller should H.B. 5313 pass into law.

